

Docket No.: 132538-1016
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Scott Lascelles et al.

Application No.: 09/991,894

Confirmation No.: 4186

Filed: November 13, 2001

Art Unit: 3694

For: ON-LINE BALANCE TRANSFERS

Examiner: S. Malhotra

AMENDMENT TO ACCOMPANY REQUEST FOR CONTINUED EXAMINATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

This amendment is in response to the Office Action dated January 14, 2009 and accompanies a Request for Continued Examination. Please amend the application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.